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S/N 09/302,154  
Docket: YO999-214

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Pednault, E.

Serial No.: 09/302,154

Group Art Unit: 3626

Filed: April 29, 1999

Examiner: Kapadia, M.

For: A METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE  
MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR  
INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Honorable Assistant Commissioner of Patents  
Washington, D.C. 20231

Official

AMENDMENT UNDER 37 C.F.R. §1.111

Sir:

In response to the Office Action dated April 23, 2002, please amend the  
above-identified application as follows:

IN THE CLAIMS:

Please revise claims 1 through 4 to read as follows:

- a1
1. (Amended) A program storage device readable by a machine, tangibly embodying a  
program of instructions executable by the machine to perform a method for constructing  
segmentation-based models that satisfy constraints on the statistical properties of the  
segments, the method comprising: